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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/629,784	07/29/2003	W. Jeffrey Knowles	670744.00005	7791
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QUARLES & BRADY LLP RENAISSANCE ONE TWO NORTH CENTRAL AVENUE PHOENIX, AZ 85004-2391			EXAMINER	
			FIELDS, BENJAMIN S	
			ART UNIT	PAPER NUMBER
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			03/19/2008	PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/629,784	<b>Applicant(s)</b> KNOWLES ET AL.
	<b>Examiner</b> BENJAMIN S. FIELDS	<b>Art Unit</b> 3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If no period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED. (35 U.S.C. § 133).

Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) Responsive to communication(s) filed on 01 February 2008.
- 2a) This action is FINAL.      2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) Claim(s) 1-5 and 7-24 is/are pending in the application.
  - 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) Claim(s) \_\_\_\_\_ is/are allowed.
- 6) Claim(s) 1-5 and 7-24 is/are rejected.
- 7) Claim(s) \_\_\_\_\_ is/are objected to.
- 8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) All    b) Some \* c) None of:
    1. Certified copies of the priority documents have been received.
    2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- 1) Notice of References Cited (PTO-892)
- 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) Information Disclosure Statement(s) (PTO/06/08)  
Paper No(s)/Mail Date \_\_\_\_\_
- 4) Interview Summary (PTO-413)  
Paper No(s)/Mail Date \_\_\_\_\_
- 5) Notice of Informal Patent Application
- 6) Other: \_\_\_\_\_

## **DETAILED ACTION**

### ***Introduction***

1. The following is a **FINAL** Office Action in response to the communication received on 1 February 2008. Claims 1-5 and 7-24 are now pending in this application.

### ***Response to Amendments***

2. The Examiner acknowledges the applicant's modification/correction and addition to the Specification.

3. The Examiner withdraws the previously asserted Specification Objections based on the applicant's response.

4. Applicant's Amendment has been acknowledged in that: Claim 6 has been cancelled; Claims 1-5 and 7-24 have been amended; hence, as such, Claims 1-5 and 7-24 are pending within this application.

### ***Claim Rejections - 35 USC § 102***

5. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

6. Claims 1-5 and 7-24 are rejected under 35 U.S.C. 102(b) as being anticipated by Dunn et al. (US Pat. No. 5,134,564), [hereinafter Dunn].

Referring to Claim 1: Dunn shows a method of reconciling financial transactions (Dunn: Abstract), comprising: receiving transaction data from a bank (Dunn: Abstract); storing a copy of the transaction data in a data source (Dunn: Figures 1, 2); transmitting the transaction data to a credit card association (Dunn: Column 2, Line 56-Column 3, Line 35); receiving a first statement of financial transactions generated according to a first set of rules from the credit card association (Dunn: Column 3, Lines 41-50//Dunn teaches a computer aided reconciliation system and method which receives a first statement to be reconciled within the system//); retrieving the copy of the transaction data from the data source; generating a second statement of financial transactions from the copy of the transaction data using a second set of rules consistent with the first set of rules used to generate the first statement of financial transactions (Dunn: Column 3, Lines 41-50//Dunn teaches a computer aided reconciliation system and method which receives a secondary statement to be reconciled within the system//); and comparing the second statement of financial transactions to the first statement of financial transactions to identify discrepancy between the first statement of financial transactions and the second statement of financial transactions, the discrepancy including different total transaction amounts resulting from the first set of rules and second set of rules using different exchange rates (Dunn: Column 3, Lines 41-50, 50-53//Dunn teaches a computer aided reconciliation system and method which compares both the first and second statement in order to identify a discrepancy between the two statements//).

Referring to Claim 2: Dunn discloses a method, wherein the step of comparing the second statement of financial transactions to the first statement of financial

transactions includes comparing a first value from the first statement of financial transactions with a second value from the second statement of financial transactions to determine a difference between the first value and the second value (Dunn: Column 3, Lines 50-65; Column 6, Lines 55-60//The system of Dunn determines the difference between the two statements within//).

Referring to Claim 3: Dunn teaches a method, wherein the step of comparing the second statement of financial transactions to the first statement of financial transactions further includes identifying causation of the discrepancy between the first statement of financial transactions and the second statement of financial transactions (Dunn: Column 3, Line 65-Column 4, Line 12; Column 6, Lines 60-63//Dunn discusses a system and method which identifies the reason as to why [causation] the discrepancy within the system occurred//).

Referring to Claim 4: Dunn discusses a method, wherein the step of identifying causation of the discrepancy between the first statement of financial transactions and the second statement of financial transactions includes evaluating a list of possible errors (Dunn: Column 4, Line 19-27; Column 6, Lines 63-65//The system of Dunn identifies possible errors which may have cause the system to create a discrepancy//).

Referring to Claim 5: Dunn shows a method further including instituting correction action upon identifying discrepancy between the first statement of financial transactions and the second statement of financial transactions (Dunn: Column 3, Lines 51-58; Column 4, Line 43-Column 5, Line 10//Dunn teaches a system which takes measures in order to counteract the discrepancy caused within//).

Referring to Claim 7: Dunn teaches a method, wherein the second set of rules is compiled from the first set of rules such that the second statement of financial transactions simulates the first statement of financial transactions and generates similar results given similar data input (Dunn: Column 3, Lines 41-50//Dunn teaches a computer aided reconciliation system and method which receives a secondary statement to be reconciled within the system, where the secondary system is consistent with the original – first statement (the rules governing each statement are inherent within the system)//).

Referring to Claim 8: Dunn discusses a method, wherein the second statement of financial transactions is generated by a third party service provider (Dunn: Column 3, Lines 41-51//Dunn discloses a 'third party' vendor which can generate a secondary statement//).

Referring to Claim 9: Dunn shows a method, wherein the second statement of financial transactions is generated on a per transaction basis (Dunn: Column 3, Lines 41-60//The system of Dunn teaches that, without an original 'first statement', there could not be a secondary statement which are compared to be reconciled – in effect, the generation occurs on a per transaction basis//).

Referring to Claim 10: Dunn discloses a method of performing account reconciliation of financial transactions, comprising: receiving transaction data from a first financial institution (Dunn: Column 2, Line 56-Column 5, Line 29); storing a copy of the transaction data in a data source; transmitting the transaction data to a second financial institution; receiving a first statement of financial transactions generated according to a

first set of rules from the second financial institution (Dunn: Column 3, Lines 41-50//Dunn teaches a computer aided reconciliation system and method which receives a first statement to be reconciled within the system//); retrieving the copy of the transaction data from the data source; generating a second statement of financial transactions from the copy of the transaction data using a second set of rules (Dunn: Column 3, Lines 41-50//Dunn teaches a computer aided reconciliation system and method which receives a secondary statement to be reconciled within the system//); comparing the second statement of financial transactions to the first statement of financial transactions to identify discrepancy between the first statement of financial transactions and the second statement of financial transactions, the discrepancy being selected from the group consisting of differing total transaction amounts, differing interchange fees, differing exchange rates, differing amounts of a single transaction, differing transaction dates, and differing transaction merchants (Dunn: Column 3, Lines 41-50, 50-53//Dunn teaches a computer aided reconciliation system and method which compares both the first and second statement in order to identify a discrepancy between the two//); and determining causation of the discrepancy between the first statement of financial transactions and the second statement of financial transactions (Dunn: Column 3, Line 65-Column 4, Line 12; Column 6, Lines 60-63//Dunn discusses a system and method which identifies the reason as to 'causation' the discrepancy within the system occurred//).

Referring to Claim 11: Dunn teaches a method, wherein the step of comparing the second statement of financial transactions to the first statement of financial

transactions includes comparing a first value from the first statement of financial transactions with a second value from the second statement of financial transactions to determine a difference between the first value and the second value (Dunn: Column 3, Lines 50-65; Column 6, Lines 55-60//The system of Dunn determines the difference between the two statements within//).

Referring to Claim 12: Dunn discusses a method, wherein the step of determining causation of the discrepancy between the first statement of financial transactions and the second statement of financial transactions includes evaluating a list of possible errors (Dunn: Column 4, Line 19-27; Column 6, Lines 63-65//The system of Dunn identifies possible errors which may have cause the system to create a discrepancy//).

Referring to Claim 13: Dunn shows a method further including instituting correction action upon identifying discrepancy between the first statement of financial transactions and the second statement of financial transactions (Dunn: Column 3, Lines 51-58; Column 4, Line 43-Column 5, Line 10//Dunn teaches a system which takes measures in order to counteract the discrepancy caused within//).

Referring to Claim 14: Dunn discloses a method, wherein the second set of rules is consistent with and compiled from the first set of rules such that the second statement of financial transactions simulates the first statement of financial transactions and generates similar results given similar data input (Dunn: Column 3, Lines 41-50//Dunn teaches a computer aided reconciliation system and method which receives a secondary statement to be reconciled within the system, where the secondary system is

consistent with the original – first statement (the rules governing each statement are inherent within the system) //).

Referring to Claim 15: Dunn teaches a method, wherein the second statement of financial transactions is generated on a per transaction basis (Dunn: Column 3, Lines 41-60//The system of Dunn teaches that, without an original 'first statement', there could not be a secondary statement which are compared to be reconciled – in effect, the generation occurs on a per transaction basis//).

Referring to Claim 16: Dunn discusses a credit card processing system comprising a data processing center having a communication link to a bank to receive transaction data (Dunn: Figures); a data source for storing a copy of the transaction data; a communication link to a credit card association (Dunn: Abstract; Column 1, Lines 55-64; Column 3, Lines 25-52; Column 5, Line 55-Column 6, Line 4//The system of Dunn is capable of receiving transaction from various means, one of which is a credit card affiliate/association//) to receive a first statement of credit card transactions generated using a first set of rules, wherein the data processing center retrieves the copy of the transaction data from the data source and generates a second statement of credit card transactions from the copy of the transaction data using a second set of rules consistent with the first set of rules used to generate the first statement of credit card transactions and compares the second statement of credit card transactions to the first statement of credit card transactions to identify discrepancy between the first statement of credit card transactions and the second statement of credit card transactions (Dunn: Column 3, Lines 41-50, 50-53//Dunn teaches a computer aided

reconciliation system and method which compares both the first and second statement in order to identify a discrepancy between the two statements//).

Referring to Claim 17: Dunn shows a credit card processing system, wherein the data processing center identifies causation of the discrepancy between the first statement of credit card transactions and the second statement of credit card transactions (Dunn: Column 3, Line 65-Column 4, Line 12; Column 6, Lines 60-63//Dunn discusses a system and method which identifies the reason as to why [causation] the discrepancy within the system occurred//).

Referring to Claim 18: Dunn discloses a credit card processing system, wherein the data processing center identifies the causation of the discrepancy between the first statement of credit card transactions and the second statement of credit card transactions by evaluating a list of possible errors (Dunn: Column 4, Line 19-27; Column 6, Lines 63-65//The system of Dunn identifies possible errors which may have cause the system to create a discrepancy//).

Referring to Claim 19: Dunn teaches a credit card processing system, wherein the data processing center recommends correction action upon identifying discrepancy between the first statement of credit card transactions and the second statement of credit card transactions (Dunn: Column 3, Lines 51-58; Column 4, Line 43-Column 5, Line 10//Dunn teaches a system which takes measures in order to counteract the discrepancy caused within//).

Referring to Claim 20: Dunn discusses a credit card processing system, wherein the second set of rules is compiled from the first set of rules such that the second

statement of credit card transactions simulates the first statement of credit card transactions and generates similar results given similar data input (Dunn: Column 3, Lines 41-50//Dunn teaches a computer aided reconciliation system and method which receives a secondary statement to be reconciled within the system, where the secondary system is consistent with the original – first statement (the rules governing each statement are inherent within the system)//).

Referring to Claim 21: Dunn shows a computer based system for reconciling financial transactions, comprising: means for receiving transaction data from a bank; means for storing a copy of the transaction data in a data source; means for transmitting the transaction data to a credit card association; means for (Dunn: Figure 3; Column 7, Lines 5-23//Here, Dunn teaches a means for the system described supra at Claims 1, 3, and 5//) receiving a first statement of financial transactions generated according to a first set of rules from the credit card association (Dunn: Column 3, Lines 41-50//Dunn teaches a computer aided reconciliation system and method which receives a first statement to be reconciled within the system//); means for retrieving the copy of the transaction data from the data source; means for generating a second statement of financial transactions from the copy of the transaction data using a second set of rules consistent with the first set of rules used to generate the first statement of financial transactions (Dunn: Column 3, Lines 41-50//Dunn teaches a computer aided reconciliation system and method which receives a secondary statement to be reconciled within the system//); and means for comparing the second statement of financial transactions to the first statement of financial transactions to identify

discrepancy between the first statement of financial transactions and the second statement of financial transactions (Dunn: Column 3, Lines 41-50, 50-53//Dunn teaches a computer aided reconciliation system and method which compares both the first and second statement in order to identify a discrepancy between the two statements//).

Referring to Claim 22: Dunn discloses a computer based system further including means for (Dunn: Figure 3; Column 7, Lines 5-23//Here, Dunn teaches a means for the system described supra at Claims 1, 3, and 5//) identifying causation of the discrepancy between the first statement of financial transactions and the second statement of financial transactions (Dunn: Column 3, Line 65-Column 4, Line 12; Column 6, Lines 60-63//Dunn discusses a system and method which identifies the reason as to why [causation] the discrepancy within the system occurred//).

Referring to Claim 23: Dunn teaches a computer based system further including means for (Dunn: Figure 3; Column 7, Lines 5-23//Here, Dunn teaches a means for the system described supra at Claims 1, 3, and 5//) instituting correction action upon identifying discrepancy between the first statement of financial transactions and the second statement of financial transactions (Dunn: Column 3, Lines 51-58; Column 4, Line 43-Column 5, Line 10//Dunn teaches a system which takes measures in order to counteract the discrepancy caused within//).

Referring to Claim 24: Dunn discusses a computer based system (Dunn: Figure 3; Column 7, Lines 5-23//Here, Dunn teaches a computerized system and method for reconciliation//), wherein the second set of rules is compiled from the first set of rules such that the second statement of financial transactions simulates the first statement of

financial transactions and generates similar results given similar data input (Dunn: Column 3, Lines 41-50//Dunn teaches a computer aided reconciliation system and method which receives a secondary statement to be reconciled within the system, where the secondary system is consistent with the original – first statement (the rules governing each statement are inherent within the system)//).

***Response to Arguments***

7. Applicants arguments filed 1 February 2008 have been fully considered but are **moot** and **non persuasive**.

***Conclusion***

8. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to BENJAMIN S. FIELDS whose telephone number is 571.272.9734. The examiner can normally be reached MONDAY through THURSDAY between the hours of 8AM and 8PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, KAMBIZ ABDI can be reached at 571.272.6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Benjamin S. Fields  
12 March 2008

/Frantzy Poinvil/

Primary Examiner, Art Unit 3692